

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Ellen BARBARA, et al.Serial No.: **09/903,284**Art Unit: **3692**Filed: **July 11, 2001**Examiner: **Ojo O. OYEBISI**For: **METHOD AND SYSTEM FOR ON-LINE PAYMENTS****RESPONSE TO FINAL OFFICE ACTION UNDER 35 C.F.R. § 1.116****FILED ELECTRONICALLY**

U.S. Patent and Trademark Office
Customer Service Window, Mail Stop AF
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401 Dulany Street
Alexandria, VA 22314

Sir:

The following is intended to be fully responsive to the outstanding Final Office Action mailed August 10, 2007, setting a three-month period for response which expired on November 10, 2007. Applicants have filed herewith a request for a one-month extension of time, extending the time for response to December 10, 2007. The undersigned respectfully requests review and consideration of the remarks/arguments presented below.

Amendments to the Claims. No claim amendments are presented in this paper. The claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 16 of this paper.